

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Cindy S. Nesbeth  
Debtor

Case No. 20-01025-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 41

Date Rcvd: May 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2020.

db +Cindy S. Nesbeth, 302 Addison Road, Stroudsburg, PA 18360-7907  
cr Americredit Financial Services, Inc. Dba GM Finan, Dba GM Financial,  
P.O Box 183853, TX 76096  
5313681 +AES, POB 61047, Harrisburg, PA 17106-1047  
5313682 +Aes/esa, Pob 61047, Harrisburg, PA 17106-1047  
5313683 +Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890  
5313684 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
(address filed with court: Caine Weiner, Po Box 55848, Sherman Oaks, CA 91413)  
5319848 +ECMC, PO BOX 16408, St Paul, MN 55116-0408  
5326167 +ECMC, PO Box 16408, Saint Paul, MN 55116-0408  
5313687 +Edsouth W/jp Morgan, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359  
5326169 +Emergency Care Services of PA, PC, PO Box 1123, Minneapolis, MN 55440-1123  
5313688 +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
5326175 +James C. Warmbrodt Esq. KML, BNY Mellon Independence Center, 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
5313690 +KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
5313692 +Macys/dsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
5326181 +NAVY FEDERAL CREDIT UNION, 337 Clay Avenue, Stroudsburg, PA 18360-1288  
5315711 +NEPA FEDERAL CREDIT UNION, 337 CLAY AVE., STROUDSBURG, PA 18360-1288  
5325889 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
5313695 +PNC Mortgage, PO Box 8703, Dayton, OH 45401-8703  
5313694 +Paramont Capital Group, Po Box 409, Conshohocken, PA 19428-0409  
5326186 +Progressive Insurance, 6300 Wilson Mills Rd, Mayfield Village, OH 44143-2182  
5313696 +Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211  
5313697 Sterling Crd, 716 Bethlehem Pike, Ambler, PA 19002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5319120 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM May 19 2020 20:05:08  
Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853,  
Arlington, TX 76096  
5326161 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 19 2020 20:13:29 American Info Source Lp,  
Post Office Box 248848, Oklahoma City, OK 73124-8848  
5315896 E-mail/PDF: resurgentbknofications@resurgent.com May 19 2020 20:00:50  
Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
5313685 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 19 2020 20:00:11  
Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281  
5313686 +E-mail/PDF: creditonebknofications@resurgent.com May 19 2020 20:01:22 Credit One Bank Na,  
Po Box 98872, Las Vegas, NV 89193-8872  
5313689 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM May 19 2020 20:05:08 Gm Financial,  
Po Box 181145, Arlington, TX 76096-1145  
5326174 +E-mail/Text: sbse.cio.bnc.mail@irs.gov May 19 2020 20:05:06 Internal Revenue Service,  
1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107  
5326176 E-mail/Text: JCAP\_BNC\_Notices@jcap.com May 19 2020 20:05:36 Jefferson Capital,  
PO BOX 7999, Saint Cloud, MN 56302  
5328452 E-mail/PDF: resurgentbknofications@resurgent.com May 19 2020 20:00:49 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
5313691 +E-mail/Text: rmartin@lmmcollections.com May 19 2020 20:05:40 Lockhart, morris & Mont,  
1401 N Central Expy Ste, Richardson, TX 75080-4456  
5326180 +E-mail/Text: bankruptcydpt@mcmcg.com May 19 2020 20:05:31 Midland Funding,  
8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
5327880 +E-mail/Text: bankruptcydpt@mcmcg.com May 19 2020 20:05:31 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
5313693 +E-mail/Text: jbenner@nepafcu.org May 19 2020 20:05:09 Ne Pa Community Fcu, 337 Clay Ave,  
Stroudsburg, PA 18360-1288  
5326183 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 19 2020 20:05:28 PA Department of Revenue,  
Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496  
5325248 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com May 19 2020 20:05:36 Premier Bankcard, Llc,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
5313698 +E-mail/PDF: gecsed@recoverycorp.com May 19 2020 20:01:12 Synch/jcp, Po Box 965007,  
Orlando, FL 32896-5007  
5326191 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com May 19 2020 20:02:32  
Verizon, 500 Technology Drive Suite 30, Weldon Spring, MO 63304-2225  
5328095 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 19 2020 20:13:45 Verizon,  
by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457  
5313699 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com May 19 2020 20:02:32  
Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225

TOTAL: 19

## \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

## \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5326159\* +AES, POB 61047, Harrisburg, PA 17106-1047  
 5326160\* +Aes/esa, Pob 61047, Harrisburg, PA 17106-1047  
 5326162\* +Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890  
 5326163\* +Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 5326164\* ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
 (address filed with court: Caine Weiner, Po Box 55848, Sherman Oaks, CA 91413)  
 5326165\* +Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281  
 5326166\* +Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872  
 5319948\* +ECMC, PO BOX 16408, St Paul, MN 55116-0408  
 5326168\* +Edsouth W/jp Morgan, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359  
 5326170\* +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
 5326171\* +Gm Financial, Po Box 181145, Arlington, TX 76096-1145  
 5326172\* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346  
 5326173\* Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230  
 5326177\* +KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 5326178\* +Lockhart,morris & Mont, 1401 N Central Expy Ste, Richardson, TX 75080-4456  
 5326179\* +Macys/dsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
 5326182\* +Ne Pa Community Fcu, 337 Clay Ave, Stroudsburg, PA 18360-1288  
 5326185\* +PNC Mortgage, PO Box 8703, Dayton, OH 45401-8703  
 5326184\* +Paramont Capital Group, Po Box 409, Conshohocken, PA 19428-0409  
 5326187\* +Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211  
 5326188\* Sterling Crd, 716 Bethlehem Pike, Ambler, PA 19002  
 5326189\* +Synch/jcp, Po Box 965007, Orlando, FL 32896-5007  
 5326190\* +Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225

TOTALS: 0, \* 23, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 21, 2020

Signature: /s/Joseph Speetjens


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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
 James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com  
 Paul W McElrath, Jr. on behalf of Debtor 1 Cindy S. Nesbeth ecf@mcelrathlaw.com,  
 donotemail.ecfbackuponly@gmail.com  
 United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:  
**Cindy S. Nesbeth**CHAPTER 13  
CASE NO. **5:20-bk-01025**

- ☒ ORIGINAL PLAN  
☐ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)  
☐ Number of Motions to Avoid Liens  
☒ Number of Motions to Value Collateral

**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- 1 The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. ☐ Included ☒ Not Included
- 2 The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. ☒ Included ☐ Not Included
- 3 The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. ☐ Included ☒ Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$\_\_ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$126,240.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
1	60	2,104.00	0.00	2,104.00	126,240.00
				Total Payments:	\$126,240.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☐ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*
- ☒ Debtor is over median income. Debtor estimates that a minimum of **\$0.00** must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$25,040.36**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

- ☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*
- ☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$\_\_ from the sale of property known and designated as \_\_. All sales shall be completed by \_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

- ☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

- ☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

- ☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Pnc Mortgage	302 Addison Road Stroudsburg, PA 18360 Monroe County Residence	8456

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

- ☐ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

- ☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Pnc Mortgage	302 Addison Road Stroudsburg, PA 18360 Monroe County Residence	\$80,000.00	\$0.00	\$80,000.00

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

☐ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

☒ Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under § 1328 of the Code. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary or other action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action
Gm Financial	2013 Chevrolet Tahoe	\$20,000.00	4%	\$22,099.80	Plan

**F. Surrender of Collateral. Check one.**

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

**3. PRIORITY CLAIMS.****A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 750.00 already paid by the Debtor, the amount of \$ 3,250.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$\_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B. Priority Claims (including, certain Domestic Support Obligations)**

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
Internal Revenue Service	\$1,825.94
PA Department of Revenue	\$3,710.00

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

**4. UNSECURED CLAIMS****A. Claims of Unsecured Nonpriority Creditors Specially Classified.**

Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.****5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

Check the applicable line:

- ☒ plan confirmation.  
☐ entry of discharge.  
☐ closing of case.

**7. DISCHARGE: (Check one)**

- ☒ The debtor will seek a discharge pursuant to § 1328(a).  
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
 Level 2: \_\_\_\_\_  
 Level 3: \_\_\_\_\_  
 Level 4: \_\_\_\_\_  
 Level 5: \_\_\_\_\_  
 Level 6: \_\_\_\_\_  
 Level 7: \_\_\_\_\_  
 Level 8: \_\_\_\_\_

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.  
 Level 2: Debtor's attorney's fees.  
 Level 3: Domestic Support Obligations.  
 Level 4: Priority claims, pro rata.  
 Level 5: Secured claims, pro rata.  
 Level 6: Specially classified unsecured claims.  
 Level 7: Timely filed general unsecured claims.  
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

## 9. NONSTANDARD PLAN PROVISIONS

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: May 5, 2020

/s/ Paul W. McElrath, Jr.

**Paul W. McElrath, Jr.**

Attorney for Debtor

/s/ Cindy S. Nesbeth

**Cindy S. Nesbeth**

Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.